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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/035,770	12/26/2001	Yoshiaki Nakajima	ADACHI P222US	3836

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EXAMINER

BOUTAH, ALINA A

ART UNIT	PAPER NUMBER
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2143

DATE MAILED: 03/28/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

# Office Action Summary

Application No.

10/035,770

Applicant(s)

NAKAJIMA ET AL.

Examiner

Alina N Boutah

Art Unit

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on 26 December 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 16 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-16 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

## Priority under 35 U.S.C. § 119

- 12) ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☒ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

## Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date 3/11/03
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_

## **DETAILED ACTION**

### ***Specification***

The title of the invention is not descriptive. A new title is required that is clearly indicative of the invention to which the claims are directed.

### ***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-16 are rejected under 35 U.S.C. 103(a) as being unpatentable over USPN 6,609,112 issued to Boarman et al. (hereinafter referred to as Boarman) in view of USPN 6,108,639 issued to Walker et al. (hereinafter referred to as Walker).

Regarding claim 1, Boarman teaches an electronic transaction system comprising:  
a server connected with client computers through a network (figure 1);  
and wherein the server upon receiving conditions of a new transaction offer from one of the client computers, determines credibility of the offering client (figure 3A: 306) and if the offering client is found credible, places the new transaction offer on electronic board (figure 4).

However, Boarman fails to teach placing the new transaction offer on an electronic bulletin board as a host transaction offer, and not a transaction offer by the offering client.

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Walker teaches placing a new transaction offer on an electronic bulletin board as a host transaction offer and not a transaction offer by the offering client (figure 8). At the time the invention was made, one of ordinary skill in the art would have been motivated to place a new transaction offer on an electronic bulletin board as a host transaction offer and not a transaction offer by the offering client in order to reserve the client's anonymity, therefore enabling the client to feel more secure about his or her transaction.

Regarding claim 2, Boarman teaches the electronic transaction system as set forth in claim 1, wherein the server, upon receiving acceptance of the host transaction offer posted on the electronic bulletin board from an accepting client through any one of the client computers, determines credibility of the accepting client and if the accepting client is found credible, permits the execution of the transaction (figure 3A).

Regarding claim 3, Boarman teaches the electronic transaction system as set forth in claim 1, wherein the server upon checking credibility of the offering client determines whether a gross credit amount of the offering client, including a credit amount of the new transaction offer is within a predetermined credit limit of the client, and if the gross credit amount is within the predetermined credit limit, determines that the client is credible (col. 2, lines 30-39).

Regarding claim 4, Boarman teaches the electronic transaction system as set forth in claim 3 wherein the gross credit amount is a sum of the credit amount of the new transaction offer, the credit amount of any other transaction offers posted on the electronic bulletin board by

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the offering client and the credit amount of the balance of transactions of the offering client which have been agreed to but a credit transaction period of which has not yet expired (col. 2, lines 19-29).

Regarding claim 5, Boarman teaches the electronic transaction system as set forth in claim 1 wherein the server determines whether there is a transaction offer posted on the electronic bulletin board whose conditions are identical to those of a newly received transaction offer except for a price, and if there is, preferentially posts one of the transaction offers on the electronic bulletin board which is more advantageously priced for a trading partner (figure 4).

Regarding claim 6, Boarman teaches the electronic transaction system as set forth in claim 5 wherein the server determines whether the transaction offer posted on the electronic bulletin board whose conditions are identical to those of a newly received transaction offer except for the price exists, and where there is, determines which transaction offer is more advantageously priced for the trading partner, and if the transaction offer already posted is more advantageously priced, refrains from posting the newly received transaction offer, and if the newly received transaction offer is more advantageously priced, replaces the transaction offer already posted with the newly received transaction offer as well as reports the client who placed the former offer that the transaction offer has been removed from the electronic bulletin board (figure 3A).

Regarding claim 7, Boarman teaches the electronic transaction system as set forth in claim 1 wherein the server is capable of posting transaction offers made by the server administrator on the electronic bulletin board (figure 4).

Regarding claim 8, Walker teaches the electronic transaction system as set forth in claim 1 wherein the server is managed by a bank (figure 1).

Regarding claim 9, Walker teaches the electronic transaction system as set forth in claim 1 wherein a product for the transaction is credit derivative (col. 3, lines 39-50).

Regarding claim 10, Boarman teaches an electronic transaction system comprising:  
a server controlled by a host connected with a plurality of client computers through a network (figure 1), the server having a receiving and storage means in the server for receiving a first offer from a first client, and an offer determination means for assurance of a credible first offer (figure 3A: 306).

However, Boarman does not teach a display means for exhibiting the credible first offer from said first client computers on an electronic bulletin board as an offer by the host to the plurality of client computers.

Walker teaches placing a new transaction offer on an electronic bulletin board as a host transaction offer and not a transaction offer by the offering client (figure 8). At the time the invention was made, one of ordinary skill in the art would have been motivated to place a new transaction offer on an electronic bulletin board as a host transaction offer and not a transaction

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offer by the offering client in order to reserve the client's anonymity, therefore enabling the client to feel more secure about his or her transaction.

Regarding claim 11, Walker teaches the electronic transaction system as set forth in claim 10 wherein the server further comprises an acceptance receiving means for receiving an acceptance of the offer by the host from at least one of the plurality of client computers and a second determination means for determining credibility of the acceptance, and execution means permitting completion of the transaction (col. 6, line 65 to col. 7, line 6).

Regarding claim 12, Boarman teaches the electronic transaction system as set forth in claim 11 wherein the offer determination means is provided with a credit limit for the first client, compares the credit limit with a gross credit amount of the first client and determines that the first offer is credible when the gross credit amount is less than the credit limit (col. 2, lines 19-29).

Regarding claim 13, Boarman teaches the electronic transaction system as set forth in claim 12 wherein the offer determination means determines the gross credit amount of the first client as a sum of the credit amount of the offer, the credit amount of any unaccepted first client offers posted on the electronic bulletin board, and a credit amount of the balance of acceptances of remaining first client offers remaining within a predetermined credit transaction period (col. 2, lines 30-40).

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Regarding claim 14, Walker teaches the electronic transaction system as set forth in claim 13 wherein the server further comprises a third determination means for determining that the offer posted on the electronic bulletin board includes the same conditions as a second offer, except for price, and preferential posting means for exhibiting the more advantageous of one of the offer and the second offer for the plurality of client computers (col. 6, line 65 to col. 7, line 6).

Regarding claim 15, Walker teaches the electronic transaction system as set forth in claim 14 wherein the third determination means refrains from posting on the electronic bulletin board the second offer where the second offer is less advantageously priced than the first offer and, replaces the first offer on the electronic bulletin board with the second offer where the second offer is more advantageously priced than the first offer and informs the first client that the first offer has been removed from the bulletin board (col. 6, line 65 to col. 7, line 6)

Regarding claim 16, Boarman teaches a method of facilitating a transaction using an electronic transaction system, the method comprising the steps of:

providing a server run by a host connected with a plurality of client computers through a network (figure 1);

receiving and storing in the server a first offer from a first client (figure 3A);

assuring that the first offer is a credible first offer (figure 3A); and

However, Boarman fails to teach exhibiting the credible first offer from said first client on an electronic bulletin board as an offer by the host to the plurality of client computers.



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Walker teaches placing a new transaction offer on an electronic bulletin board as a host transaction offer and not a transaction offer by the offering client (figure 8). At the time the invention was made, one of ordinary skill in the art would have been motivated to place a new transaction offer on an electronic bulletin board as a host transaction offer and not a transaction offer by the offering client in order to reserve the client's anonymity, therefore enabling the client to feel more secure about his or her transaction.

### *Conclusion*

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Alina N Boutah whose telephone number is 571-272-3908. The examiner can normally be reached on Monday-Friday (9:00 am - 5:00 pm).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, David A Wiley can be reached on 571-272-3923. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

ANB  
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William C. Vaughn, Jr.  
Primary Examiner  
Art Unit 2143  
William C. Vaughn, Jr.